

**Information to identify the case:**

Debtor 1	<b>John T Osler</b>	Social Security number or ITIN	<b>xxx-xx-7926</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Karen L Osler</b>	Social Security number or ITIN	<b>xxx-xx-9290</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Western District of Virginia</b>		Date case filed for chapter	<b>7 11/7/19</b>
Case number: <b>19-62357</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John T Osler	Karen L Osler
2. All other names used in the last 8 years		
3. Address	30170 Church Street Temperanceville, VA 23442	30170 Church Street Temperanceville, VA 23442
4. Debtor's attorney Name and address	Larry L. Miller Miller Law Group, PC Jordan Building 485 Hillsdale Drive, Suite 341 Charlottesville, VA 22901	Contact phone 434-974-9776
5. Bankruptcy trustee Name and address	W Stephen Scott(80) PO Box 1312 Charlottesville, VA 22902	Contact phone (434) 227-5520

For more information, see page 2 >

Debtor **John T Osler** and **Karen L Osler**

Case number **19-62357**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>1101 Court St., Room 166 Lynchburg, VA 24504</p>	<p>Hours open 8 a.m. – 4:30 p.m.</p> <p>Contact phone (434) 845-0317</p> <p>Date: 11/7/19</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>December 2, 2019 at 11:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>*** Valid photo identification required ***</p>	<p>Location:</p> <p><b>Courtroom 100, US Courthouse, 255 West Main St., Charlottesville, VA 22902</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 1/31/20</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court  
Western District of Virginia

In re:  
John T Osler  
Karen L Osler  
Debtors

Case No. 19-62357-rbc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: admin  
Form ID: 309A

Page 1 of 1  
Total Noticed: 21

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db/jdb +John T Osler, Karen L Osler, 30170 Church Street, Temperanceville, VA 23442-2459  
tr +W Stephen Scott(80), PO Box 1312, Charlottesville, VA 22902-1312  
4834920 +Americas-5432, 470 James Madison Highway, Culpeper, VA 22701-2322  
4834921 +Brock and Scott, PLLC, 484 Viking Drive, Suite 203, Virginia Beach, VA 23452-7321  
4834922 +Cbna, Attn: Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
4834925 +David & Patricia Burgess, 33290 Hickman Farm Lane, Wallops Island, VA 23337-2136  
4834930 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
4834931 +Nissan Auto Finance, P.O. Box 660360, Dallas, TX 75266-0360  
4834932 Shop Your Way Mastercard, PO Box 78024, Phoenix, AZ 85062-8024  
4834935 +UVA Community CU, Attn: Bankruptcy, 3300 Berkmar Dr, Charlottesville, VA 22901-1491

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: larry@millerlawgroup.com Nov 07 2019 22:14:40 Larry L. Miller,  
Miller Law Group, PC, Jordan Building, 485 Hillsdale Drive, Suite 341,  
Charlottesville, VA 22901  
ust +E-mail/Text: ustpreion04.rn.ecf@usdoj.gov Nov 07 2019 22:15:14 USTrustee,  
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620  
4834924 E-mail/Text: ddejarnette@culpepercounty.gov Nov 07 2019 22:15:18 Culpeper County Treasurer,  
P.O. Box 1447, Culpeper, VA 22701  
4834923 +EDI: CITICORP.COM Nov 08 2019 03:13:00 Citibank North America,  
Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
4834926 E-mail/Text: WILLIAMSCM@fauquierhealth.org Nov 07 2019 22:14:40 Fauquier Hospital,  
500 Hospital Dr, Warrenton, VA 20186-3027  
4834928 EDI: IRS.COM Nov 08 2019 03:13:00 Internal Revenue Service, Insolvency Unit,  
400 N 8th St Ste 76, Richmond, VA 23219-4836  
4834929 E-mail/Text: cu.collections@marketusafcu.com Nov 07 2019 22:15:11 Market Usa Federal Cu,  
Attn: Bankruptcy Dept, 8871 Gorman Rd Ste 100, Laurel, MD 20723  
4834933 +E-mail/Text: tfbsecurity@fauquierbank.com Nov 07 2019 22:15:12 The Fauquier Bank,  
P.O. Box 561, Warrenton, VA 20188-0561  
4834934 +E-mail/Text: bankruptcy@trinityfs.com Nov 07 2019 22:15:16 Trinity Financial Services,  
2618 San Miguel Drive, Suite 303, Newport Beach, CA 92660-5437  
4834936 E-mail/Text: bkr@taxva.com Nov 07 2019 22:15:17 Virginia Department of Taxation,  
Bankruptcy Unit, PO Box 2156, Richmond, VA 23218-2156  
4834937 +EDI: WFFC.COM Nov 08 2019 03:13:00 Wells Fargo Bank, Attn: Bankruptcy, PO Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4834927\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0